

Information to identify the case:

Debtor 1	<u>Michael A Branca</u>	Social Security number or ITIN	xxx-xx-3585
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Nancy Branca</u>	Social Security number or ITIN	xxx-xx-2973
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 15-18212-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael A Branca

Nancy Branca

7/7/20

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Michael A Branca
Nancy Branca
DebtorsCase No. 15-18212-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 3
Total Noticed: 76

Date Rcvd: Jul 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2020.

db/jdb
cr
515486737
515486732
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515486745
515486749
517425271
515486751
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515486776
515486777
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515486758

+Michael A Branca, Nancy Branca, 405 Cecelia Drive, Blackwood, NJ 08012-3806
+Specialized Loan Servicing, LLC, P.O. Box 340514, Tampa, FL 33694-0514
+AR RESOURCES, INC., P.O. BOX 1056, Blue Bell, PA 19422-0287
+America Servicing Corp, 8480 Stagecoach Circle, Frederick, MD 21701-4747
+Apex Asset Management, 1891 Santa Barbara Drive, #204, Lancaster, PA 17601-4106
+Ar Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206
+Ars /Account Resolution Services, 1801 Nw 66th Ave, Fort Lauderdale, FL 33313-4571
+CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: HOME DEPOT, P.O. BOX 182676, Columbus, OH 43218)
+CITIMORTGAGE, INC., Fein Such Kahn & Shepard, PC, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673
+Citimortgage, Inc, P.O. Box 9438, Gaithersburg, MD 20898-9438
+DIAGNOSTIC PATHOLOGY CONSULTANTS, P.O. BOX 60100, North Charleston, SC 29419-0100
+Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
+Emerg Phy Assoc of S. Jersey, PC, P.O. BOX 740021, Cincinnati, OH 45274-0021
+Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
+GARDEN STATE OBGYN, 2401 EVESHAM ROAD, Voorhees, NJ 08043-9590
+GLOUCESTER TOWNSHIP EMS, P.O. BOX 1016, Voorhees, NJ 08043-7016
+HRRG, P.O. BOX 189053, Fort Lauderdale, FL 33318-9053
+HRRG, P.O. BOX 459080, SUNRISE, FL 33345-9080
+INDIANA US SERVICE CENTER, 630 KOLTER DRIVE, Indiana, PA 15701-3570
+INFINITY CLINICAL, 495 NORTH 13TH STREET, Newark, NJ 07107-1317
+JEFFERSON UNIVERSITY, P.O. BOX 40089, Philadelphia, PA 19106-0089
+Jared/Sterling Jewelers, Po Box 1799, Attn: Bankruptcy, Akron, OH 44309-1799
+KENNEDY UNIVERSITY, P.O. BOX 48023, Newark, NJ 07101-4823
+Kennedy Health System, P.O. Box 48023, Newark, NJ 07101-4823
+NICOLE BRANCA, 405 CECELIA DRIVE, Blackwood, NJ 08012-3806
+NICOLE BRANCA, 405 CECILIA DRIVE, Blackwood, NJ 08012-3806
+Quest Diagnostics, P.O. Box 740698, Cincinnati, OH 45274-0698
+RANCOAS ANESTHESIOLOGY, P.O. BOX 9500-3170, Philadelphia, PA 19195-0001
+REMIX, p.o. box 765, Rocky Hill, NJ 08553-0765
+SANAT MANDAL, MD., 829 SPRUCE STREET, Philadelphia, PA 19107-5752
+SOUTH JERSEY RADIOLOGY, P.O. BOX 1710, Voorhees, NJ 08043-7710
+STATE COLLECTION SERVICE, INC., 2509 S. STOUHGTON ROAD, Madison, WI 53716-3314
+SUNRISE CREDIT SERVICES, INC., 260 AIRPORT PLAZA, Farmingdale, NY 11735-4021
+VIRTUA HEALTH, P.O. BOX 8500-8267, Philadelphia, PA 19178-0001
+VIRTUA MEDICAL GROUP, PA, P.O. BOX 95000, Philadelphia, PA 19195-0001
+VIRTUAL RADIOLOGIC CORPORATION, P.O. BOX 371863, Pittsburgh, PA 15250-7863
+Weichert Financial Srv, 1625 Rte 10, Morris Plains, NJ 07950-2900
+healthcare revenue recovery group, p.o. box 459080, Fort Lauderdale, FL 33345-9080

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usan.j.njbankr@usdoj.gov Jul 07 2020 23:49:17 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 07 2020 23:49:15 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

cr EDI: GMACFS.COM Jul 08 2020 03:18:00 Ally Capital, serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004

cr EDI: GMACFS.COM Jul 08 2020 03:18:00 Ally Financial, PO Box 130424, Roseville, MN 55113-0004

515486727 +E-mail/Text: kristin.villneauve@allianceoneinc.com Jul 07 2020 23:48:15 ALLIANCE ONE, P.O. BOX 3101, Southeastern, PA 19398-3101

515486729 +EDI: GMACFS.COM Jul 08 2020 03:18:00 ALLY FINANCIAL, P.O. BOX 380901, Minneapolis, MN 55438-0901

515486728 +EDI: GMACFS.COM Jul 08 2020 03:18:00 ALLY FINANCIAL, 200 RENAISSANCE CENTER, Detroit, MI 48243-1300

515486733 +EDI: RMCB.COM Jul 08 2020 03:18:00 AMERICAN MEDICAL COLLECTION, P.O. BOX 1235, Elmsford, NY 10523-0935

515517125 EDI: GMACFS.COM Jul 08 2020 03:18:00 Ally Capital, PO Box 130424, Roseville, MN 55113-0004

515486730 +EDI: RMCB.COM Jul 08 2020 03:18:00 Amca, 2269 S Saw Mill, Elmsford, NY 10523-3832

515502668 EDI: AIS.COM Jul 08 2020 03:18:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941

515486734 +EDI: BECKLEE.COM Jul 08 2020 03:18:00 Amex/American Express, Po Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245

515486739 +E-mail/Text: info@chcollects.com Jul 07 2020 23:50:08 C&H COLLECTIONS, P.O. BOX 1399, Merchantville, NJ 08109-0399

515486743 EDI: CITICORP.COM Jul 08 2020 03:18:00 Citibank Usa, Citicorp Credit Services/Attn:Centralize, Po Box 20507, Kansas City, MO 64195

515486746 +E-mail/Text: legal-dept@cooperhealth.edu Jul 07 2020 23:50:13 COOPER HOSPITAL, 1 COOPER PLAZA, Camden, NJ 08103-1489

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 76

Date Rcvd: Jul 07, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515486747 +EDI: CCS.COM Jul 08 2020 03:18:00 CREDIT COLLECTION SERVICES, TWO WELLS AVE.,
Newton Center, MA 02459-3246
515486741 +EDI: CAPITALONE.COM Jul 08 2020 03:18:00 Cap One, Po Box 5253,
Carol Stream, IL 60197-5253
515486740 +EDI: CAPITALONE.COM Jul 08 2020 03:18:00 Cap One, Po Box 30253,
Salt Lake City, UT 84130-0253
515486742 +EDI: CAPITALONE.COM Jul 08 2020 03:18:00 Capital 1 Bank, Attn: Bankruptcy Dept.,
Po Box 30285, Salt Lake City, UT 84130-0285
515608283 EDI: BL-BECKET.COM Jul 08 2020 03:18:00 Capital One, N.A., c o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701
515486744 +EDI: CITICORP.COM Jul 08 2020 03:18:00 Citibank/The Home Depot,
Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
515486745 +EDI: CIAC.COM Jul 08 2020 03:18:00 Citimortgage, Inc, P.O. Box 9438,
Gaithersburg, MD 20898-9438
515486748 +E-mail/PDF: creditonebknotifications@resurgent.com Jul 07 2020 23:53:48 Credit One Bank,
Po Box 98873, Las Vegas, NV 89193-8873
515486750 +EDI: DCI.COM Jul 08 2020 03:18:00 DIVERSIFIED CONSULTANTS, INC, P.O. BOX 551268,
JACKSONVILLE, FL 32255-1268
515486754 +EDI: RMSC.COM Jul 08 2020 03:18:00 GECRB/JC Penny, Attention: Bankruptcy,
Po Box 103104, Roswell, GA 30076-9104
515486755 +EDI: RMSC.COM Jul 08 2020 03:18:00 GECRB/Linen N' Things, Attention: Bankruptcy,
Po Box 103104, Roswell, GA 30076-9104
515486756 +EDI: RMSC.COM Jul 08 2020 03:18:00 GECRB/Lowes, Attention: Bankruptcy Department,
Po Box 103104, Roswell, GA 30076-9104
515486768 +E-mail/Text: bncnotices@becket-lee.com Jul 07 2020 23:48:33 Kohls/capone,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
515696885 E-mail/PDF: resurgentbknotifications@resurgent.com Jul 07 2020 23:53:28
LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
515486769 +EDI: MID8.COM Jul 08 2020 03:18:00 Midland Funding, 8875 Aero Dr Ste 200,
San Diego, CA 92123-2255
515486770 +E-mail/Text: bankruptcydepartment@tsico.com Jul 07 2020 23:49:58 NCO Financial Systems,
P.O. Box 15889, Wilmington, DE 19850-5889
515696803 EDI: PRA.COM Jul 08 2020 03:18:00 Portfolio Recovery Associates, LLC,
c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
51569629 +E-mail/Text: ecf@buckleyking.com Jul 07 2020 23:48:28 Sterling Jewelers, Inc.,
dba Jared The Galleria of Jewelry, c/o Buckley King LPA, 600 Superior Avenue, Suite 1400,
Cleveland, Ohio 44114-2693
515486781 +EDI: STF1.COM Jul 08 2020 03:18:00 Suntrust Mortgage/cc 5, Attn:Bankruptcy Dept,
1001 Semmes Ave Mc Va-Wmrk-7952, Richmond, VA 23224-2245
515486782 +EDI: RMSC.COM Jul 08 2020 03:18:00 Synch/walmart, Po Box 965024, Orlando, FL 32896-5024
515486783 +EDI: WTRNBANK.COM Jul 08 2020 03:18:00 Target N.b., Po Box 673,
Minneapolis, MN 55440-0673
515486785 EDI: WTRNBANK.COM Jul 08 2020 03:18:00 Tnb - Target, C/o Target Credit Services,
Minneapolis, MN 55440
515486784 +EDI: WTRNBANK.COM Jul 08 2020 03:18:00 Tnb - Target, Po Box 673,
Minneapolis, MN 55440-0673
515486731 +EDI: RMCB.COM Jul 08 2020 03:18:00 amca, p.o. box 1235, Elmsford, NY 10523-0935
TOTAL: 39

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516462784* Ally Capital, PO Box 130424, Roseville MN 55113-0004
515486773 ###PENN CREDIT, 916 S. 14TH STREET, Harrisburg, PA 17104-3425

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 09, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 76

Date Rcvd: Jul 07, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2007-HE2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart on behalf of Creditor Specialized Loan Servicing, LLC bk@stewartlegalgroup.com
Isabel C. Balboa ecfm@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfm@standingtrustee.com, summarymail@standingtrustee.com
John R. Morton, Jr. on behalf of Creditor Ally Capital ecfm@mortoncraig.com, mortoncraigecf@gmail.com
John R. Morton, Jr. on behalf of Creditor Ally Financial ecfm@mortoncraig.com, mortoncraigecf@gmail.com
Mitchell L Chambers, Jr. on behalf of Debtor Michael A Branca ecfb@comcast.net
Mitchell L Chambers, Jr. on behalf of Joint Debtor Nancy Branca ecfb@comcast.net
R. A. Lebron on behalf of Creditor CITIMORTGAGE, INC. bankruptcy@feinsuch.com
Rebecca Ann Solarz on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2007-HE2 rsolarz@kmlawgroup.com
Thomas R. Dominczyk on behalf of Creditor Sterling Jewelers, Inc. dba Jared The Galleria of Jewelry tdominczyk@mauricewutscher.com, thomas-dominczyk-5025@ecf.pacerpro.com

TOTAL: 11